

# **Medicare News – April 2015**

## **Getting help through the Michigan Medicare/Medicaid Assistance Program**

Many Medicare beneficiaries have already had the opportunity to receive guidance from a counselor representing the Medicare/Medicaid Assistance Program, otherwise known as MMAP. The program provides free help to those who are currently receiving Medicare benefits or are anticipating the magic age of 65, when they first become eligible.

MMAP is Michigan's version of a service that is sponsored nationally by Medicare, and is part of the Federal State Health Insurance Assistance Program, also known as SHIP. All states offer this service and have counseling help in each county.

In Michigan, the 16 Area Agencies on Aging are the host for MMAP services. Each MMAP Region is headed up by a Coordinator who manages the program. There are nearly 800 counselors serving throughout Michigan. All trained and certified to provide this specialized type of assistance.

Counselors guide Medicare beneficiaries in a wide variety of areas associated with health care insurance. It is nice to have so many insurance options available, however, it can also be very confusing for the person who needs to make a decision on what plan or combination of plans will be best for them. Counselors will help by identifying each of the major type of insurance coverage areas, including the benefits and cost.

MMAP representatives will routinely screen clients for eligibility in the various low income assistance programs, including Medicaid benefits and Extra Help. If qualified, they will help with the application process.

Counselors also provide assistance with health care billing issues, potential fraud and abuse concerns, explain how Medicare pays for durable medical equipment, and even advise how to apply for Medicare. MMAP representatives explain the programs and provide the options. The beneficiary is in the driver's seat and is empowered to make their own decisions.

The MMAP headquarters for Region 10 is located at the Area Agency on Aging of Northwest Michigan, in Traverse City. Currently there are 58 counselors located throughout the 10 county region consisting of Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee and Wexford. About half of the counselors are volunteers and half work for various employers who allow them to provide MMAP services as part of their job function. Fourteen individuals recently completed the rigorous 5 day initial training requirements and are now part a team that will be able to serve even more beneficiaries.

Team members take pride in the fact that their help is both unbiased and free of charge. Their counseling services can be valuable to those who need guidance in any aspect of Medicare and Medicaid. Nearly 6,000 people were served throughout Region 10 during the past year. Beneficiaries are satisfied and grateful for the help they get from our team.

We are always interested in talking to people who may have an interest in being a volunteer for MMAP. It can be a very rewarding experience to guide those in need through the decision process.

If you need assistance or would like to explore the possibility of being part of MMAP, please call our toll free number at 800-803-7174 and leave a message.

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